

Information to identify the case:

Debtor 1	Karen Calandriello	Social Security number or ITIN	xxx-xx-4359
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-24666-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karen Calandriello

6/18/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karen Calandriello
Debtor

Case No. 19-24666-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 21, 2021

Form ID: 318

Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db	Karen Calandriello, 463 Mamie Dr, Brick, NJ 08723-6473
518377026	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
518377028	AR Resources Inc, PO Box 1056, Blue Bell, PA 19422-0287
518377025	Aaron's Sales & Lease, Attn: Bankruptcy, PO Box 100039, Kennesaw, GA 30156-9239
518377027	Alpha Recovery Corporation, 6912 S Quentin St Ste 10, Centennial, CO 80112-4531
518377029	+ Arronrnts, 309 E Paces Ferry Rd NE, Atlanta, GA 30305-2377
518377031	Barron Emergency Physician, PO Box 7418, Philadelphia, PA 19101-7418
518377038	Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
518377039	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
518377052	First Nataional Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
518377053	First Savings Credit Card, Attn: Bankruptcy Department, PO Box 5019, Sioux Falls, SD 57117-5019
518377054	Fncs, 500 E 60th St N, Sioux Falls, SD 57104-0478
518377065	Phelan Hallinan Diamond & Jones, 1617 John F Kennedy Blvd Ste 1400, Philadelphia, PA 19103-1814
518377067	Select Portfolio Servicing, 3217 Decker Lake Dr, Salt Lake City, UT 84119-3284
518500203	The Bank of New York Mellon as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518377076	+ Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985
518377075	+ Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1985
518461005	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, 27605, NC 27605-1000
518377081	Wells Fargo Dealer Svc, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 21 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518377030	EDI: CAPIO.COM	Jun 22 2021 00:53:00	Assetcarellc/capiopart, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
518377037	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
518377032	EDI: CAPITALONE.COM	Jun 22 2021 00:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518377033	EDI: CAPITALONE.COM	Jun 22 2021 00:48:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
518377034	EDI: CAPONEAUTO.COM	Jun 22 2021 00:53:00	Capital One Auto Finan, PO Box 259407, Plano, TX 75025-9407
518377035	EDI: CAPONEAUTO.COM	Jun 22 2021 00:53:00	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

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518392446	+ EDI: AIS.COM	Jun 22 2021 00:48:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518377036	EDI: CAPITALONE.COM	Jun 22 2021 00:48:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
518377040	Email/Text: bankruptcy@certifiedcollection.com	Jun 21 2021 20:57:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
518377041	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518490463	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518377042	EDI: COMCASTCBLCENT	Jun 22 2021 00:48:00	Comcast, PO Box 1577, Newark, NJ 07101-1577
518377043	EDI: WFNNB.COM	Jun 22 2021 00:48:00	Comenity Bank/Mandees, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518377044	EDI: WFNNB.COM	Jun 22 2021 00:48:00	Comenity Bank/Roamans, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518377045	EDI: WFNNB.COM	Jun 22 2021 00:48:00	Comenity Bank/Roamans, PO Box 182789, Columbus, OH 43218-2789
518377046	+ EDI: CONVERGENT.COM	Jun 22 2021 00:48:00	Convergent, 800 SW 39th St, Renton, WA 98057-4927
518377047	Email/PDF: creditonebknotifications@resurgent.com	Jun 22 2021 11:57:40	Credit One Bank, ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518377048	Email/PDF: creditonebknotifications@resurgent.com	Jun 21 2021 21:07:46	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
518377049	EDI: DCI.COM	Jun 22 2021 00:53:00	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
518377050	EDI: BLUESTEM	Jun 22 2021 00:48:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
518377051	EDI: BLUESTEM	Jun 22 2021 00:48:00	Fingerhut, Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395-1250
518443160	+ EDI: CBS7AVE	Jun 22 2021 00:53:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518377055	EDI: CBS7AVE	Jun 22 2021 00:53:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
518377056	EDI: IRS.COM	Jun 22 2021 00:48:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
518377057	EDI: JEFFERSONCAP.COM	Jun 22 2021 00:48:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
518448380	EDI: JEFFERSONCAP.COM	Jun 22 2021 00:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518470334	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2021 11:58:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518416217	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 22 2021 11:57:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518377058	Email/Text: ml-ebn@missionlane.com	Jun 21 2021 20:55:00	Lendup Card Services, Attn: Bankruptcy Dept, 237 Kearny St # 197, San Francisco, CA 94108-4502
518377059	Email/Text: ml-ebn@missionlane.com	Jun 21 2021 20:55:00	Lendup/Tab Bank, 225 Bush St, San Francisco, CA 94104-4215
518377060	EDI: WFNNB.COM	Jun 22 2021 00:48:00	Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411

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518377061	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 21 2021 21:07:36	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
518377062	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 21 2021 21:06:59	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
518377063	Email/Text: OMCbankruptcy@hackensackmeridian.org	Jun 21 2021 20:58:00	Ocean Medical Center, PO Box 4171401 Meridian Health, Boston, MA 02241-7140
518377064	Email/Text: OMCbankruptcy@hackensackmeridian.org	Jun 21 2021 20:58:00	Ocean Medical Center, PO Box 417140, Boston, MA 02241-7140
518499270	EDI: PRA.COM	Jun 22 2021 00:48:00	Portfolio Recovery Associates, LLC, c/o Ebay, POB 41067, Norfolk VA 23541
518424826	EDI: Q3G.COM	Jun 22 2021 00:48:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518377066	Email/Text: Supportservices@receivablesperformance.com	Jun 21 2021 20:58:00	Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744
518377069	EDI: AISSPRINT	Jun 22 2021 00:48:00	Sprint PCS, 6391 Sprint Parkway, Overland Park, KS 66251
518443159	+ EDI: CBS7AVE	Jun 22 2021 00:53:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518377068	EDI: CBS7AVE	Jun 22 2021 00:53:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
518429262	+ EDI: CBSMASON	Jun 22 2021 00:48:00	Stoneberry, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
518377070	+ EDI: CBSMASON	Jun 22 2021 00:48:00	Stoneberry, 1356 William Street, Chippewa Falls, WI 54729-1500
518377072	EDI: RMSC.COM	Jun 22 2021 00:48:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
518377071	EDI: RMSC.COM	Jun 22 2021 00:48:00	Syncb/ppxtrm, PO Box 965005, Orlando, FL 32896-5005
518378770	+ EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518377073	EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518377074	EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518482837	+ EDI: AIS.COM	Jun 22 2021 00:48:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518377077	EDI: VERIZONCOMB.COM	Jun 22 2021 00:48:00	Verizon, 3601 Converse Dr, Wilmington, NC 28403-6182
518377078	EDI: BLUESTEM	Jun 22 2021 00:48:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
518377079	EDI: WFFC.COM	Jun 22 2021 00:48:00	Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657
518377080	EDI: WFFC.COM	Jun 22 2021 00:48:00	Wells Fargo Dealer Svc, PO Box 1697, Winterville, NC 28590-1697
518377082	Email/Text: bankruptcynotice@westlakefinancial.com	Jun 21 2021 20:57:00	Westlake Financial Services, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
518377083	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jun 21 2021 20:57:00	Westlake Financial Svc, 4751 Wilshire Blvd Ste 1, Los Angeles, CA 90010-3847

TOTAL: 57

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Select Portfolio Servicing, 3217 Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin	on behalf of Loss Mitigation Select Portfolio Servicing bkecf@milsteadlaw.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-8 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Barry Frost	trustee@teichgroh.com NJ94@ecfbis.com;frost@remote7solutions.com
Daniel E. Straffi	on behalf of Debtor Karen Calandriello bkclient@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6